

In the Claims:

Please cancel claim 16.

19. (Amended) In a financial transaction payment system having a processing unit, an application program being executed thereon, a memory unit coupled to said processing unit, a method of preparing a statement for transactions conducted using a financial transaction card and stored in said memory unit, said transactions being purchases associated with either a primary financial payment procedure or an installment loan payment procedure, said method comprising the steps of:

determining by said application program the totals of said transactions associated with said primary financial payment procedure;

determining by said application program the totals of said transactions associated with said installment loan payment procedure; and

printing by said application program said totals of said transactions associated with said primary financial payment procedure and said totals of said transactions associated with said installment loan payment procedure on said statement.

Q1
Q2

36. (Amended) A financial transaction payment system for processing transactions conducted using a financial transaction card, said transactions being purchases associated with either a primary financial payment procedure or an installment loan payment procedure, comprising:

a processing unit;

an application program for execution on said processing unit;

means for determining by said application program the totals of said transactions associated with said primary financial payment procedure;

means for determining by said application program the totals of said transactions associated with said installment loan payment procedure; and

means for printing a statement by said application program, said statement comprising
said totals of said transactions associated with said primary financial payment procedure and said
a2 totals of said transactions associated with said installment loan payment procedure.
